

**Information to identify the case:**

Debtor 1	<u>Timothy W Smith</u>	Social Security number or ITIN	xxx-xx-5564
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Julianne K Smith</u>	Social Security number or ITIN	xxx-xx-6227
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-23310-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy W Smith

Julianne K Smith

12/15/23

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Timothy W Smith  
Julianne K Smith  
Debtors

Case No. 19-23310-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 15, 2023

Form ID: 3180W

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy W Smith, Julianne K Smith, 31 Hildreth Avenue, Bridgeton, NJ 08302-3552
518341573	Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
518341574	Ocean First Bank, Ocean First Bank, PO Box 790408, Saint Louis, MO 63179-0408
518341582	Tractor Supply, PO Box 900106, Louisville, KY 40201

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 15 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 15 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518341567	EDI: BANKAMER	Dec 16 2023 01:42:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
518432685	+ EDI: BANKAMER2	Dec 16 2023 01:42:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518341568	EDI: CITICORP	Dec 16 2023 01:42:00	Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
518459563	EDI: CITICORP	Dec 16 2023 01:42:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518341570	EDI: CITICORP	Dec 16 2023 01:42:00	Citicards, PO Box 70166, Philadelphia, PA 19176-0166
518341571	EDI: WFNNB.COM	Dec 16 2023 01:42:00	Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728
518341572	EDI: BLUESTEM	Dec 16 2023 01:42:00	Gettington, PO Box 70281, Philadelphia, PA 19176-0281
518341569	EDI: JPMORGANCHASE	Dec 16 2023 01:42:00	Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
518384207	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 15 2023 20:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518455100	Email/PDF: resurgentbknofications@resurgent.com	Dec 15 2023 21:09:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518446964	+ EDI: AISMIDFIRST		

District/off: 0312-1

User: admin

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		Dec 16 2023 01:42:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
518376688	+ EDI: AGFINANCE.COM	Dec 16 2023 01:42:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518341575	EDI: AGFINANCE.COM	Dec 16 2023 01:42:00	Onemain Financial, 1881 S Delsea Dr Ste 1, Vineland, NJ 08360-6398
518453943	EDI: PRA.COM	Dec 16 2023 01:42:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518453949	EDI: PRA.COM	Dec 16 2023 01:42:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
518453917	EDI: PRA.COM	Dec 16 2023 01:42:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518453946	EDI: PRA.COM	Dec 16 2023 01:42:00	Portfolio Recovery Associates, LLC, c/o Walmart Master Card, POB 41067, Norfolk VA 23541
518452027	EDI: Q3G.COM	Dec 16 2023 01:42:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518376381	Email/Text: claimsdepartment@sunnova.com	Dec 15 2023 20:51:00	Sunnova, 20 Greenway Plaza, Suite 475, Houston, Texas 77046-2011
518341576	EDI: CITICORP	Dec 16 2023 01:42:00	Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
518408091	+ EDI: CBS7AVE	Dec 16 2023 01:42:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518341577	EDI: CBS7AVE	Dec 16 2023 01:42:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
518341578	EDI: CBSMASON	Dec 16 2023 01:42:00	Stoneberry, PO Box 2820, Monroe, WI 53566-8020
518408051	+ EDI: CBSMASON	Dec 16 2023 01:42:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518341580	EDI: SYNC	Dec 16 2023 01:42:00	Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
518341579	EDI: SYNC	Dec 16 2023 01:42:00	Synchrony Bank, PO Box 530948, Atlanta, GA 30353-0948
518344946	+ EDI: SYNC	Dec 16 2023 01:42:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518341581	EDI: CBS7AVE	Dec 16 2023 01:42:00	The Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
518408063	+ EDI: CBS7AVE	Dec 16 2023 01:42:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518383613	EDI: USBANKARS.COM	Dec 16 2023 01:42:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
518449865	+ EDI: AIS.COM	Dec 16 2023 01:42:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 33

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518372229	##+	Kevin G. McDonald, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

District/off: 0312-1

User: admin

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TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Moshe Rothenberg	on behalf of Joint Debtor Julianne K Smith moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com;rothenberg.mosheb128149@notify.bestcase.com
Moshe Rothenberg	on behalf of Debtor Timothy W Smith moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com;rothenberg.mosheb128149@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7